

**Information to identify the case:**

Debtor 1	<u>Dennis C. Horowitz</u>	Social Security number or ITIN	xxx-xx-1159
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tracey L. Horowitz</u>	Social Security number or ITIN	xxx-xx-8716
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-30007-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis C. Horowitz  
aka Dennis Horowitz, aka Dennis Carl Horowitz

Tracey L. Horowitz  
aka Tracey Horowitz, aka Tracey L. Shivers, aka  
Tracey Lynn Horowitz

12/9/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dennis C. Horowitz  
Tracey L. Horowitz  
Debtors

Case No. 18-30007-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis C. Horowitz, Tracey L. Horowitz, 12 Mill Court, Sicklerville, NJ 08081-2120
517801149	+ Jefferson Health - New Jersey, 435 Hurffville-Cross Keys Road, Blackwood, NJ 08012-2453
517801150	+ Karen Horowitz, 4295 Bonway Drive, Pensacola, FL 32504-7703

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517801142	+ EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517900765	EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517801144	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citibank/Goodyear, Citibank Corp/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
517801145	+ EDI: WFNNB.COM	Dec 10 2022 01:53:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517929305	EDI: CRFRSTNA.COM	Dec 10 2022 01:53:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517801146	^ MEBN	Dec 09 2022 21:09:01	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
517801147	EDI: CRFRSTNA.COM	Dec 10 2022 01:53:00	Firestone, PO Box 81410, Cleveland, OH 44181-0410
517801148	EDI: IRS.COM	Dec 10 2022 01:53:00	Internal Revenue Service, Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
517801143	EDI: JPMORGANCHASE	Dec 10 2022 01:53:00	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850
517925669	Email/Text: camanagement@mtb.com	Dec 09 2022 21:12:00	M&T Bank, PO Box 840, Buffalo, NY 14240
517801152	Email/Text: camanagement@mtb.com	Dec 09 2022 21:12:00	M&T Bank, Attn: Customer Bankruptcy

District/off: 0312-1

User: admin

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			Department, PO Box 1508, Buffalo, NY 14240-1508
517801153	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 09 2022 21:12:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
517801154	^ MEBN	Dec 09 2022 21:08:41	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
517925896	+ Email/Text: bncmail@w-legal.com	Dec 09 2022 21:13:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517911704	EDI: Q3G.COM	Dec 10 2022 01:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517804783	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517801155	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank/Car Care One, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517801156	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
517801157	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517801158	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank/Maaco & Meineke, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517801159	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Tracto Supply Co/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
517801160	+ EDI: USAA.COM	Dec 10 2022 01:53:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517801151	##+	Karen Nielson, 4295 Bonway Drive, Pensacola, FL 32504-7703

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2022

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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Date Rcvd: Dec 09, 2022

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Phillip Andrew Raymond	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
S. Daniel Hutchison	on behalf of Debtor Dennis C. Horowitz sdhteamlaw@outlook.com backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com
S. Daniel Hutchison	on behalf of Joint Debtor Tracey L. Horowitz sdhteamlaw@outlook.com backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9